

Imaged Certificate of Notice Page 1 of 2  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
3/27/19 12:18 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:  
MARY ANN KRALOVIC

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-21103

Chapter 13

Related to Dkt. No. 101

ORDER OF COURT

AND NOW, this 27th day of March, 20 19, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE jah

**ENTERED BY DEFAULT**

## Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Mary Ann Kralovic  
DebtorCase No. 16-21103-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: pdf900Page 1 of 1  
Total Noticed: 15

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Mary Ann Kralovic, 1404 White Oak Drive, Verona, PA 15147-2432  
 sp +Allan C. Lundberg, 3058 Leechburg Road, Lower Burrell, PA 15068-3460  
 sp +Edward J. Chiodo, Shenderovich Shenderovich & Fishman, P.C., 1100 Law & Finance Building,  
 429 Fourth Avenue, Pittsburgh, PA 15219-1500  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860  
 14202147 +KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14202148 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 14268476 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 14202149 +PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534  
 14263254 +Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001,  
 Attention: Barbara Rodgers 16001-4904  
 14202150 +US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14202145 +E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2019 03:00:19 Ally, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14210802 E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2019 03:00:19 Ally Bank, PO Box 130424,  
 Roseville MN 55113-0004  
 14210804 E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2019 03:00:19 Ally Financial Lease Trust,  
 PO Box 130424, Roseville, MN 55113-0004  
 14202146 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 28 2019 03:03:00 Capital One Bank,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14210354 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 28 2019 03:03:00  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr PNC Bank, National Association

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
 Jodi L. Hause on behalf of Creditor PNC Bank, National Association  
 jodi.hause@phelanhallinan.com, pawb@fedphe.com  
 Joseph F. Nicotero on behalf of Debtor Mary Ann Kralovic niclowlgl@comcast.net  
 Joshua I. Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
 Ronda J. Winnecour cmecf@chapter13trusteedwpa.com  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpg.com,  
 srk@sjwpg.com; PNGbankruptcy@peoples-gas.com  
 Scott R. Lowden on behalf of Debtor Mary Ann Kralovic niclowlgl@comcast.net

TOTAL: 9